

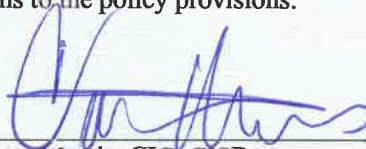
EXHIBIT 1

(Part 1)

Theodore Tunick & Company

August 5, 2022

This is to certify that the attached is a true and complete copy of the Policy No. BAPCPS23091.
Printing dates may differ but without alterations to the policy provisions.

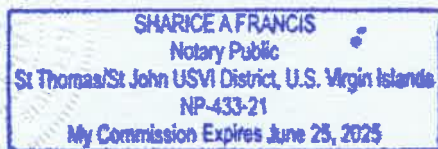


Corlette Morris, CIC, CISR
Senior Sales Executive

STATE OF: US Virgin Islands
COUNTY OF: St. Thomas-St. John

On this 5th day of August, 2022, before me personally appeared Corlette Morris, Senior Sales Executive at Theodore Tunick & company, to me personally known, and known to be the persons individually or jointly described in and who executed the above instrument and who acknowledged to me the act of signing and sealing thereof.

My term expires June 25 2025
 Notary Public



The Tunick Building • Suite 300
1336 Beltjen Road • St. Thomas, U.S. Virgin Islands 00802

340-776-7000 • FAX: 340-776-5765 • EMAIL: insurance@theodoretunick.com

**Marshall
& Sterling**
INSURANCE

UWS 0001

Theodore Tunick & Company

May 16, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Policy Type: Business Auto
Company Name: Underwritten by Certain Underwriters at Lloyd's
Policy Number: BAPCPS23091
Policy Term: 2/28/2018 to 2/28/2019

Dear Valued Client:

Enclosed please find your Business Automobile Policy with Underwriters at Lloyds (AM Best Rating: A Excellent) for the policy term: 2/28/2018 to 2/28/2019. This policy is based on information you provided, please contact us immediately if you have any changes or corrections to be made to your policy.

In order to complete your file, we will need the following enclosed documents completed and returned to our office as soon as possible:

- **Complete and sign application including the addendum**
- **Provide a copy of driver licenses**
- **Provide a copy of current vehicle registrations**

If you have questions concerning your coverage or options, please call our Commercial Lines Department. We look forward to receiving the requested documents shortly.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

Enclosure(s)



BUSINESS AUTOMOBILE POLICY

Agreement Number: NA18TT01

Unique Market Reference Number: B0572NA18MSTT01

This Declaration Page is attached to and forms a part of Certificate provisions (Form VC-1)

THE COVERAGE, LIMITS AND POLICY DESCRIBED BELOW WILL ONLY RENEW AND BECOME EFFECTIVE FOR THE POLICY PERIOD DESCRIBED BELOW IF THE REQUIRED POLICY PREMIUM AND THE REQUIRED DOCUMENTS ARE RECEIVED ON OR BEFORE THE EFFECTIVE DATE.

New Policy No.: BAPCPS23091

Previous Policy No.: NEW

ITEM ONE

Name and Address Lamar Contractors, LLC
Of the Assured: 48 Judge Edward Dufresne Pkwy
 Luling, LA 70070

Effective from: February 28, 2018 to February 28, 2019 at 12:01 A.M Standard Time at your mailing address shown above.

ITEM TWO

Coverages	Covered Autos*	Limits of Liability		Total Premium
		THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS		
Combined Single Limit	7	\$1,000,000	Bodily Injury and Property Damage	\$21,518.00
Medical Payments	7	\$5,000	Each Person	\$771.00
Uninsured/Underinsured Motorist		No Coverage	Each Person Each Accident	\$3,726.00
Comprehensive		Actual Cash Value or Cost of Repair, whichever is less, minus deductible	Deductible: \$500	\$21,201.00
Collision			Deductible: \$500	\$27,702.00
Hired & Non Owned				\$500.00
Total Premium				\$205,535.00

*Entry of one or more symbols from the COVERED AUTO Section of the Business Auto Coverage Form shows which autos are covered autos.

ITEM THREE – SCHEDULE OF COVERED AUTOS YOU OWN

Vehicle No.	Year	Trade Name	Model	Body Type	Classification (PPB, U2T, O2T)	Serial Number
00001	2015	Toyota	Yaris	Sedan 4 Door	PPB	VNKKKTUD32FA022023
00002	2015	Toyota	Yaris	Sedan 4 Door	PPB	VNKKKTUD3XFA021525
00003	2015	Toyota	Yaris	Sedan 4 Door	PPB	VNKKKTUD33FA021690
00004	2013	Chevy	Silverado	Pickup truck	U2T	1GCNCPEX8DZ169972
00005	2017	Nissan	Frontier	Sedan 4 Door	U2T	1N6BDOCT1HN760940
00006	2017	Nissan	Sentra	Sedan 4 Door	PPB	3N1AB7AP8HY203399

Specific coverages apply per numbered vehicle where a premium amount is shown below.

Vehicle No.	Liability		Medical Payments	Uninsured/Underinsured Motorist	Comprehensive	Collision
00001	\$1,070.00		\$36.00	\$230.00	\$188.00	\$480.00
00002	\$1,070.00		\$36.00	\$230.00	\$188.00	\$480.00
00003	\$1,070.00		\$36.00	\$230.00	\$188.00	\$480.00
00004	\$1,300.00		\$51.00	\$230.00	\$159.00	\$567.00
00005	\$1,300.00		\$51.00	\$230.00	\$609.00	\$1,017.00
00006	\$1,070.00		\$36.00	\$230.00	\$227.00	\$547.00

LOSS PAYEE INFORMATION


Vehicle No.	Name and Address
00001-00006	Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI #10 Estate Contant Charlotte Amalie, VI 00802

Forms and endorsements attached to and forming a part of this policy: **Refer to Endorsement "A" Attached**

Date Prepared May 16, 2018 la

Theodore Tunick & Company

LII 6 Dec C2 (10/16)

By: 
Agent/Coverholder

Endorsement No. “A” Additional Premium NIL Return Premium NIL

Name Of Assured **Lamar Contractors, LLC**

FORMS AND ENDORSEMENTS ATTACHED TO AND MADE PART OF THIS POLICY

FORM	DESCRIPTION	EDITION
VC-1	Lloyd's Certificate	10/June/10
CA 0001	Business Auto Coverage Form	03/06
CA 9903	Auto Medical Payments Coverage	03/06
CA 9944	Loss Payable Clause	12/93
CA 2001	Additional Insured - Lessor	12/90
CA 2361	Exclusion Of Certified Acts Of Terrorism And Other Acts Of Terrorism	12/02
LSW 1001	Several Liability Clause	01/07
NMA 464	War And Civil War Exclusion Clause	01/01/38
NMA 1256	Nuclear Incident Exclusion Clause Liability - Direct (Broad)	17/03/60
LSW1135b	Lloyd's Privacy Policy Statement	06/03
LMA3100	Sanction Limitation and Exclusion Clause	15/09/10

Nothing herein contained shall be held to vary, alter, waive or extend any of the Agreements, Conditions, Declarations, Exclusions, Limitations or Terms of the policy, except as hereinabove set forth.

This endorsement is effective **2/28/2018** attached to and forming part of policy no. **BAPCPS23091** of the certain underwriters at Lloyd's issued to the assured named above.

**Theodore Tunick & Company
St. Thomas, VI 00802**



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London (not incorporated).

This Certificate is issued in accordance with the limited authorization granted to the Agent or Coverholder by certain Underwriters at Lloyd's, (such Underwriters being hereinafter called "Underwriters") whose names and the proportions underwritten by them will be supplied on application to the office of said Agent or Coverholder and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly (in accordance with the Several Liability Provision contained in this Certificate), their Executors and Administrators, to insure subject to the terms and conditions contained in or endorsed on this Certificate.

The Insured is requested to read this Certificate, and if it is not correct, return it immediately to the Agent or Coverholder for appropriate alteration.

In the event of a claim under this Certificate, please notify the following Agent or Coverholder:

Theodore Tunick & Company
The Tunick Building, Suite 300
1336 Beltjen Road
St. Thomas, VI 00802

CERTIFICATE PROVISIONS

1. **Countersignature Required.** This Certificate shall not be valid unless signed by the Agent or Coverholder on the attached Declaration Page.
2. **Agent or Coverholder Not Insurer.** The Agent or Coverholder is not an Insurer hereunder and is not liable for any loss or claim whatsoever. The Insurers hereunder are those individual Underwriters at Lloyd's, London whose names can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
3. **Cancellation by Insured.** This Certificate may be cancelled by the insured at any time at the written request of the insured by written notice and by surrender of the contract of insurance to the agent of Underwriters issuing this Certificate.
4. **Cancellation and Nonrenewal by Underwriters.** This Certificate also may be cancelled with or without the return or tender of the unearned premium, by or on behalf of the Underwriters by actual delivery to the insured or his representative in charge of the subject of insurance or by certified mail to the insured's last known address or as shown Underwriters' on records not less than:
 - a) **fifteen** days prior to the effective date of cancellation under the following circumstances:
 - i) Non-payment of premium;
 - ii) Discovery of fraud or a material misrepresentation in obtaining the certificate or in the presentation of a claim, or
 - iii) In the case of auto insurance, suspension or revocation, during the period of this Certificate, of the driver's license of the named insured or any other person who customarily operates the automobile insured under this Certificate, or
 - b) **thirty** days prior to the effective date for non-renewal or cancellation for any other cancellable terms of this Certificate, stating when the non-renewal or cancellation shall be effective.

If the period of time of limitation relating to the giving of such notice is prohibited or made void by any law controlling the construction hereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.
5. **RETURN PREMIUM.** In the event of cancellation, the Underwriters shall und the paid premium less the earned portion thereof. The earned premium shall be calculated as stated in this Certificate. If this Certificate does not provide for calculation of the earned premium, the following shall apply: (A) if this Certificate is cancelled by the insured, the Underwriters shall retain the short rate proportion of the premium hereon, or of any minimum premium stipulated herein, in accordance with the Short Rate Cancellation table below and such payment shall be made as soon as practicable; (B) if this Certificate is cancelled by the Underwriters, the Underwriters shall retain the pro rata proportion of the premium hereon, or of any minimum premium stipulated herein. Payment or tender of any unearned premium by the Underwriters shall not be a condition precedent to the effectiveness of cancellation, but such payment shall be made within thirty (30) days from the date of cancellation.
6. **Service of Suit.** In the event of any litigation arising out of insurance assumed hereunder, Henry L. Feuerzeig, Esq. c/o Dudley, Topper and Feuerzeig, 1000 Frederiksberg Gade, Charlotte Amalie, St Thomas, U.S Virgin Islands 00802 and the Commissioner of Insurance of the United States Virgin Islands and his successors in office are hereby appointed agents to accept service of process for Underwriters.
7. **Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Agent or Coverholder endorsed hereon.

- 8. Insured's Insolvency.** The insolvency or bankruptcy of the insured shall not release Underwriters from their obligations under this Certificate.
- 9. Complaints.** If the insured has any complaint concerning this Certificate, please contact the Agent or Coverholder.
- 10. Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

Short Rate Cancellation Table for Term of One Year

Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium
1	5%	66 - 69	29%	154 - 156	53%	256 - 260	77%
2	6	70 - 73	30	157 - 160	54	261 - 264	78
3 - 4	7	74 - 76	31	161 - 164	55	265 - 269	79
5 - 6	8	77 - 80	32	165 - 167	56	270 - 273 (9 mos)	80
7 - 8	9	81 - 83	33	168 - 171	57	274 - 278	81
9 - 10	10	84 - 87	34	172 - 175	58	279 - 282	82
11 - 12	11	88 - 91 (3 mos)	35	176 - 178	59	283 - 287	83
13 - 14	12	92 - 94	36	179 - 182 (6 mos)	60	288 - 291	84
15 - 16	13	95 - 98	37	183 - 187	61	292 - 296	85
17 - 18	14	99 - 102	38	188 - 191	62	297 - 301	86
19 - 20	15	103 - 105	39	192 - 196	63	302 - 305 (10 mos) ...	87
21 - 22	16	106 - 109	40	197 - 200	64	306 - 310	88
23 - 25	17	110 - 113	41	201 - 205	65	311 - 314	89
26 - 29	18	114 - 116	42	206 - 209	66	315 - 319	90
30 - 32 (1 mos)	19	117 - 120	43	210 - 214 (7 mos)....	67	320 - 323	91
33 - 36	20	121 - 124 (4 mos)	44	215 - 218	68	324 - 328	92
37 - 40	21	125 - 127	45	219 - 223	69	329 - 332	93
41 - 43	22	128 - 131	46	224 - 228	70	333 - 337 (11 mos) ...	94
44 - 47	23	132 - 135	47	229 - 232	71	338 - 342	95
48 - 51	24	136 - 138	48	233 - 237	72	343 - 346	96
52 - 54	25	139 - 142	49	238 - 241	73	347 - 351	97
55 - 58	26	143 - 146	50	242 - 246 (8 mos)	74	352 - 355	98
59 - 62 (2 mos)	27	147 - 149	51	247 - 250	75	356 - 360	99
63 - 65	28	150 - 153 (5 mos)....	52	251 - 255	76	361 - 365 (12 mos) ...	100

Rules applicable to insurance with terms less than or more than one year:

- A. If insurance has been in force for one year or less, apply the short rate table for annual insurance to the full annual premium determined as for insurance written for a term of one year.
- B. If insurance has been in force for more than one year:
1. Determine full annual premium as for insurance written for a term of one year.
 2. Deduct such premium from the full insurance premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the certificate was originally written.
 3. Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period insurance has been in force.

This Declaration Page is attached to and forms part of Certificate provisions (Form VC-1 LMA3097).

Previous No. NEW	Contract/Authority . No.	NA18TT01	Certificate No. BAPCPS23091
		B0572NA18MSTT01	

Name and address of the Insured:

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

Effective from 2/28/2018 to 2/28/2019
both days at 12:01 a.m. standard time.

Insurance is effective with certain **UNDERWRITERS AT LLOYD'S, LONDON.**
Percentage: 100%

Amount	Coverage	Rate	Premium
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REFER TO THE ATTACHED BUSINESS AUTOMOBILE POLICY DECLARATION PAGE.

Premium shown is payable at inception.


Special conditions: Subject to Forms and Endorsements as per attached endorsement "A".

In the event of a claim, please notify the following:

Theodore Tunick & Company
The Tunick Building, Suite 300
1336 Beltjen Road
St. Thomas, VI 00802

Dated May 16, 2018:LA

By Theodore Tunick & Company



Agent/Coverholder



One Lime Street London EC3M 7HA

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAULLY

AUTO MEDICAL PAYMENTS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an *insured* who sustains *bodily injury* caused by *accident*. We will pay only those expenses incurred, for services rendered within three years from the date of the *accident*.

B. Who Is An Insured

1. You while *occupying* or, while a pedestrian, when struck by any *auto*.
2. If you are an individual, any *family member* while *occupying* or, while a pedestrian, when struck by any *auto*.
3. Anyone else *occupying* a covered *auto* or a temporary substitute for a covered *auto*. The covered *auto* must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This insurance does not apply to any of the following:

1. *Bodily injury* sustained by an *insured* while *occupying* a vehicle located for use as a premises.
2. *Bodily injury* sustained by you or any *family member* while *occupying* or struck by any vehicle (other than a covered *auto*) owned by you or furnished or available for your regular use.

3. *Bodily injury* sustained by any *family member* while *occupying* or struck by any vehicle (other than a covered *auto*) owned by or furnished or available for the regular use of any *family member*.
4. *Bodily injury* to your *employee* arising out of and in the course of employment by you. However, we will cover *bodily injury* to your domestic *employees* if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic *employee* is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. *Bodily injury* to an *insured* while working in a business of selling, servicing, repairing or parking *autos* unless that business is yours.
6. *Bodily injury* arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

7. *Bodily injury* to anyone using a vehicle with-out a reasonable belief that the person is entitled to do so.

8. *Bodily Injury* sustained by an *insured* while *occupying* any covered *auto* while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply to any *bodily injury* sustained by an *insured* while the *auto* is being prepared for such a contest or activity.

D. Limit Of Insurance

Regardless of the number of covered *autos*, *insureds*, premiums paid, claims made or vehicles involved in the *accident*, the most we will pay for *bodily injury* for each *insured* injured in any one *accident* is the Limit Of Insurance for Auto Medical Payments Coverage shown in the Declarations.

No one will be entitled to receive duplicate payments for the same elements of *loss* under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

E. Changes In Conditions

The Conditions are changed for Auto Medical Payments Coverage as follows:

1. The Transfer Of Rights Of Recovery Against Others To Us Condition does not apply.
2. The erence in Other Insurance in the Business Auto and Garage Coverage Forms and Other Insurance – Primary And Excess Insurance Provisions in the Truckers and Motor Carrier Coverage Forms to *other collectible insurance* applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this endorsement:

1. *Family member* means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. *Occupying* means in, upon, getting in, on, out or off.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAULLY

LOSS PAYABLE CLAUSE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** We will pay, as interest may appear, you and the loss payee named in the policy for *loss* to a covered *auto*.
- B.** The insurance covers the interest of the loss payee unless the *loss* results from conversion, secretion or embezzlement on your part.
- C.** We may cancel the policy as allowed by the CANCELLATION Common Policy Condition.
- D.** If we make any payments to the loss payee, we will obtain his or her rights against any other party.

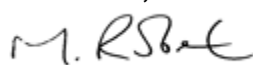
Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy we will mail you and the loss payee the same advance notice.

POLICY NUMBER: **BAPCPS23091****COMMERCIAL AUTO****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAULLY.****ADDITIONAL INSURED – LESSOR**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
 GARAGE COVERAGE FORM
 TRUCKERS COVERAGE FORM
 BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 2/28/2018	
Named Insured: Lamar Contractors, LLC	Countersigned By: Theodore Tunick & Company St. Thomas, VI 00802  (Authorized Representative)

SCHEDULE

Insurance Company: certain Underwriters at Lloyds CPS
 Policy Number: BAPCPS23091
 Effective Date: 2/28/2018 Expiration Date: 2/28/2019
 Named Insured: Lamar Contractors, LLC
 Address: 48 Judge Edward Dufresne Pkwy Luling, LA 70070
 Additional Insured (Lessor): Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
 Address: #10 Estate Contant, Charlotte Amalie, VI, 00802
 Designation or Description of Leased Autos:

2015	Toyota Yaris	Sedan 4 Door	PPB	VNKKKTUD32FA022023
2015	Toyota Yaris	Sedan 4 Door	PPB	VNKKKTUD3XFA021525
2015	Toyota Yaris	Sedan 4 Door	PPB	VNKKKTUD33FA021690
2013	Chevy Silverado	Pickup truck	U2T	1GCNCPEX8DZ169972
2017	Nissan Frontier	Sedan 4 Door	U2T	1N6BDOCT1HN760940
2017	Nissan Sentra	Sedan 4 Door	PPB	3N1AB7AP8HY203399

Coverages	Limit of Insurance
Liability	SEE DECLARATIONS Each Accident
Personal Injury Protection (or equivalent No-fault coverage)	\$ N/A
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS \$500 For Each Covered Auto
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS MINUS \$500 For Each Covered Auto
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS MINUS \$ For Each Covered Auto

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. 1. Any *leased auto* designated or described in the Schedule will be considered a covered *auto* you own and not a covered *auto* you hire or borrow. For a covered *auto* that is a *leased auto* WHO IS AN INSURED is changed to include as an *insured* the lessor named in the Schedule.

2. The coverages provided under this endorsement apply to any *leased auto* described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the *leased auto*, whichever occurs first.

B. LOSS PAYABLE CLAUSE

- 1.** We will pay you and the lessor named in this endorsement for *loss* to a *leased auto*, as interest may appear.
- 2.** The insurance covers the interest of the lessor unless the *loss* results from fraudulent acts or omissions on your part.
- 3.** If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. CANCELLATION

- 1.** If we cancel the policy, we will mail notice to the lessor in accordance with the CANCELLATION Common Policy Condition.
- 2.** If you cancel the policy, we will mail notice to the lessor.
- 3.** Cancellation ends this agreement.

D. The lessor is not liable for payment of your premiums.

E. ADDITIONAL DEFINITION

The following is added to the DEFINITIONS Section:

Leased auto means an *auto* leased or rented to you, including any substitute, replacement or extra *auto* needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

COMMERCIAL AUTO
CA 23 61 12 02

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM AND OTHER ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:
- This insurance does not apply to:
- TERRORISM**
- Any *bodily injury, property damage, personal injury, personal and advertising injury or covered pollution cost or expense*, as may be de-fined in any applicable Coverage Form or endorsement, arising directly or indirectly out of a *certified act of terrorism* or an *other act of terrorism*. However, with respect to an *other act of terrorism*, this exclusion applies only when one or more of the following are attributed to such act:
1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
 2. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ; or
 3. The terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 4. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 5. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.
- With respect to this exclusion, Paragraphs 1. and 2. describe the thresholds used to measure the magnitude of an incident of an *other act of terrorism* and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that incident.

- B. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

This insurance does not apply to:

TERRORISM

Any loss, loss of use, or rental reimbursement after loss, arising directly or indirectly out of a *certified act of terrorism* or an *other act of terrorism*. However, with respect to an *other act of terrorism*, this exclusion applies only when one or more of the following are attributed to such act:

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions ; or
2. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
3. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

With respect to this exclusion, Paragraph 1. describes the threshold used to measure the magnitude of an incident of an *other act of terrorism* and the circumstance in which the threshold will apply for the purpose of determining whether this exclusion will apply to that incident.

- C. The following definitions are added:

1. *Certified act of terrorism* means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a *certified act of terrorism*:
 - a. The act resulted in aggregate losses in excess of \$5 million; and

- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. *Other act of terrorism* means a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the federal Terrorism Risk Insurance Act of 2002. Multiple incidents of an *other act of terrorism* which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

- D. In the event of any incident of a *certified act of terrorism* or an *other act of terrorism* that is not subject to this exclusion, coverage does not apply to any *bodily injury, property damage, personal injury, personal and advertising injury, loss, loss of use, rental reimbursement after loss or covered pollution cost or expense* that is otherwise excluded under this Coverage Form or any applicable endorsement.

SEVERAL LIABILITY CLAUSE

THE SUBSCRIBING INSURERS' OBLIGATIONS UNDER CONTRACTS OF INSURANCE TO WHICH THEY SUBSCRIBE ARE SEVERAL AND NOT JOINT AND ARE LIMITED SOLELY TO THE EXTENT OF THEIR INDIVIDUAL SUBSCRIPTIONS. THE SUBSCRIBING INSURERS ARE NOT RESPONSIBLE FOR THE SUBSCRIPTION OF ANY CO-SUBSCRIBING INSURER WHO FOR ANY REASON DOES NOT SATISFY ALL OR PART OF ITS OBLIGATIONS.

LSW 1001

WAR AND CIVIL WAR EXCLUSION CLAUSE

(Approved by Lloyd's Underwriters' Non-Marine Association)

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

1/1/38
N.M.A. 464

U.S.A.

NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT(BROAD)

(Approved by Lloyd's Underwriters' Non-Marine Association)

For attachment to insurances of the following classifications in the U.S.A., its Territories and Possessions, Puerto Rico and Canal Zone:-

Owners, Landlords and Tenants Liability, Contractual Liability, Elevator Liability, Owners or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Product Liability, Professional and Malpractice Liability, Storekeepers Liability, Garage Liability Automobile Liability (including Massachusetts Motor Vehicle or Garage Liability),

not being insurances of the classification to which the Nuclear Incident Exclusion Clause-Liability-Direct(Limited) applies.

This policy*
does not apply:-

- I. Under any Liability Coverage, to injury, sickness, disease, death or destruction
 - (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear materials, if
 - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
 - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction maintenance,

operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

- IV. As used in this endorsement:
- “**hazardous properties**” include radioactive, toxic or explosive properties; “**nuclear material**” means source material, special nuclear material or byproduct material; “**source material**”, “**special nuclear material**”, and “**byproduct material**” have the meanings given them in the Atomic Energy Act 1954 or in any law amendatory thereof; “**spent fuel**” means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; “**waste**” means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; “**nuclear facility**” means
- (a) any nuclear reactor,
 - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
 - (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; “**nuclear reactor**” means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word “**injury**” or “**destruction**” includes all forms of radioactive contamination of property.

It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this clause is subject to the terms, exclusions, conditions and limitations of the Policy to which it is attached.

***NOTE:-**As respects policies which afford liability coverage and other forms of coverage in addition, the words underlined should be amended to designate the liability coverage to which this clause is to apply.

17/3/60 N.M.A. 1256

LLOYD'S PRIVACY POLICY STATEMENT

UNDERWRITERS AT LLOYD'S, LONDON

The Certain Underwriters at Lloyd's, London want you to know how we protect the confidentiality of your non-public personal information. We want you to know how and why we use and disclose the information that we have about you. The following describes our policies and practices for securing the privacy of our current and former customers.

INFORMATION WE COLLECT

The non-public personal information that we collect about you includes, but is not limited to:

- Information contained in applications or other forms that you submit to us, such as name, address, and social security number
- Information about your transactions with our affiliates or other third-parties, such as balances and payment history
- Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

INFORMATION WE DISCLOSE

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service your account have access to your personal information. We have measures in place to secure our paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of your personal information that is in our possession.

CONTACTING US

If you have any questions about this privacy notice or would like to learn more about how we protect your privacy, please contact the agent or broker who handled this insurance. We can provide a more detailed statement of our privacy practices upon request.

06/03

LSW1135B

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

15/09/10
LMA3100

LLOYD'S

Declaration of Motor Vehicle Traffic Record for Automobile Insurance

SUPPLEMENTAL QUESTIONNAIRE

Name of Applicant: Lamar Contractors, LLC Policy Period: February 28, 2018 to February 28, 2019

Name of Driver: _____ Date of Birth _____

License # _____ Expiration Date: _____

Please fill-in this questionnaire and attach to the original APPLICATION FOR AUTOMOBILE INSURANCE

In the past twelve (12) months:

- A. Has the applicant or any other operator been convicted of any motor vehicle violation? Yes _____ No _____ If Yes, Give Full Details
- B. Did it involve an accident? Yes _____ No _____ If Yes, Give Full Details
- C. Has the applicant been fined for speeding? Yes _____ No _____ If Yes, Give Full Details
- D. Has the applicant been fined for overtaking a vehicle in a restricted zone? Yes _____ No _____ If Yes, Give Full Details
- E. Has the applicant been fined for not stopping at traffic lights or STOP signs? Yes _____ No _____ If Yes, Give Full Details
- F. Has the applicant been fined for making an illegal turn? Yes _____ No _____ If Yes, Give Full Details

DECLARATION

We, the Undersigned, hereby Declare and Warrant the following by our signatures:

We are duly licensed and authorized as motor vehicle operator and driver respectively.

We have completed this Questionnaire truthfully and not withheld any information requested.

We agree and understand that any misrepresentation or false statement made or failure to disclose information requested will entitle Underwriters to repudiate Liability for any loss in which the Undersigned driver is involved in any way whatsoever.

Applicant's Signature: _____ Date: _____

Driver's Signature: _____ Date: _____

LLSUPP(11/98)
00022462

COMMERCIAL AUTO
CA 00 01 03 06

BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **V** – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.
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B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1, 2, 3, 4, 5, 6** or **19** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **7** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II – LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto". This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
- (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
- (5) A partner (if you are a partnership), or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

- c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All costs taxed against the "insured" in any "suit" against the "insured" we defend.
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-Of-State Coverage Extensions

While a covered "auto" is away from the state where it is licensed we will:

- (1) Increase the Limit of Insurance for Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract" provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or

- (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **a.** above.

This exclusion applies:

- (1) Whether the "insured" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph **a.** or **b.** above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed.
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from, the covered "auto";

(2) Otherwise in the course of transit by or on behalf of the "insured"; or

(3) Being stored, disposed of, treated or processed in or upon the covered "auto";

b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or

c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

(1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and

(2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

(1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and

(2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

a. War, including undeclared or civil war;

b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined, resulting from any one "accident" is the Limit of Insurance for Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage Endorsement, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

SECTION III – PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

(1) The covered "auto's" collision with another object; or

(2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

(1) Fire, lightning or explosion;

(2) Theft;

(3) Windstorm, hail or earthquake;

(4) Flood;

(5) Mischief or vandalism; or

(6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions**a. Transportation Expenses**

We will pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";

- (2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

4. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.
- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.
- d. Any accessories used with the electronic equipment described in Paragraph c. above.

Exclusions 4.c. and 4.d. do not apply to:

- a. Equipment designed solely for the reproduction of sound and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of the "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- b. Any other electronic equipment that is:
 - (1) Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or
 - (2) An integral part of the same unit housing any sound reproducing equipment described in Paragraph a. above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio.

- 5. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limit Of Insurance

- 1. The most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
- 2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".

- 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;
 - (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.
- b. Additionally, you and any other involved "insured" must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.

- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
 - (4) Authorize us to obtain medical records or other pertinent information.
 - (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.
- c. If there is "loss" to a covered "auto" or its equipment you must also do the following:
- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
 - (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
 - (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
 - (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment – Physical Damage Coverages

At our option we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or

- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee – Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Liability Coverage this Coverage Form provides for the "trailer" is:
 - (1) Excess while it is connected to a motor vehicle you do not own.
 - (2) Primary while it is connected to a covered "auto" you own.
- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".
- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Liability Coverage is primary for any liability assumed under an "insured contract".
- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico;
- d. Canada; and
- e. Anywhere in the world if:
 - (1) A covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less; and
 - (2) The "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico, or Canada or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us apply to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V – DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 - 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.
- D. "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured";
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph 6.b. or 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E. "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G. "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H. "Insured contract" means:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;

4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement;
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing; or
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
 - J. "Loss" means direct and accidental loss or damage.
 - K. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
 1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;

3. Vehicles that travel on crawler treads;
4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers.
5. Vehicles not described in Paragraph 1., 2., 3., or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers.
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.

N. "Suit" means a civil proceeding in which:

1. Damages because of "bodily injury" or "property damage"; or
2. A "covered pollution cost or expense", to which this insurance applies, are alleged.

"Suit" includes:

- a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or

- b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.

O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

P. "Trailer" includes semitrailer.

Theodore Tunick & Company

January 28, 2019

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Personal Automobile, Policy #BAPCPS23091
Account #00022462
Effective Date of Endorsement: 1/25/2019

Dear Valued Client:

Enclosed please find endorsement number 51 effective 1/25/2019 adding 6 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$2,028.56 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy.

Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee E. Anthony
Personal Lines, CSR

**ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 51**

This endorsement, effective 1/25/2019, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

by certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .093

In consideration of additional premium of 2005.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00229	2019	Nissan Frontier	Pick Up Truck	1N6BD0CT0KN714653	Commer
00230	2019	Nissan Frontier	Pick Up Truck	1N6BD0CT3KN715263	Commer
00231	2019	Nissan Frontier	Pick Up Truck	1N6AD0CW5KN705322	Commer
00232	2019	Nissan Frontier	Pick Up Truck	1N6AD0CW7KN715630	Commer
00233	2019	Nissan Frontier	Pick Up Truck	1N6AD0CW5KN715321	Commer
00234	2019	Nissan Frontier	Pick Up Truck	5YFBURHE3HP590732	Commer

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
229-234	\$26,665	1/2019; (U)	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash Value		Auto	Auto	Auto 229-234	Auto	Auto	Auto
Bodily Injury Liability			\$	\$	\$725.00	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments			\$	\$	\$32.00	\$	\$	\$
Un/Und Motorist			\$	\$	\$128.00	\$	\$	\$
Comprehensive Less deductible of		\$500	\$	\$	\$434.00	\$	\$	\$
Collision ACV less deductible of		\$500	\$	\$	\$686.00	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$2005.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation d/b/a Drive Green VI
#10 Estate Contant
St. Thomas, VI 00802

Date of Issue: January 28, 2019 lea

M. R. S. B. E.

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #7 – Adding 5 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 4/11/2018

Dear Valued Client:

Enclosed please find endorsement number 7 effective 4/11/2018 adding 5 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$15,161.79 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 7**

This endorsement, effective 4/11/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .885

In consideration of additional premium of \$ 14,982.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00110	2018	Jeep	WRANGLER; U2T; Sports Utility	1C4BJWDG4JL844395	Comm
00111	2018	Jeep	WRANGLER; U2T; Sports Utility	1C4BJWDG2JL844394	Comm
00112	2015	Nissan	LEAF; PPB; Sedan 4 Dr	1N4AZ0CP8FC303348	Comm
00113	2015	Nissan	LEAF; PPB; Sedan 4 Dr	1N4AZ0CP1FC311839	Comm
00114	2015	Nissan	LEAF; PPB; Sedan 4 Dr	1N4AZ0CP4FC310300	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00110-111	\$31,690	4/2018	U2T			
00112-114	\$10,400	4/2018	PPB			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto00110-00111	Auto	Auto	Auto
Combined Single Limit	Each Occurrence \$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$5,044	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$203	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$1,018	\$	\$	\$
Comprehensive	\$ 500		\$	\$	\$3,575	\$	\$	\$
ACV less deductible of								
Collision	\$ 500		\$	\$	\$5,142	\$	\$	\$
ACV less deductible of								
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$14,982.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportatio, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

M. R. S. B. E.
Authorized Representative

UWS 0040

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$5,044
MEDICAL PAYMENTS	\$203
UM	\$1,018
COMPREHENSIVE	\$3,575
COLLISION	\$5,142
TOTAL PREMIUM	\$14,982.00

Theodore Tunick & Company

June 7, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #5 – Adding 2 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 4/3/2018

Dear Valued Client :

Enclosed please find endorsement number 5 effective 4/3/2018 adding 2 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$10,220.19 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 5

This endorsement, effective 4/3/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .907

In consideration of additional premium of \$ 10,099.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00108	2017	Nissan	Frontier; Pickup; U2T	1N6BD0CT6HN761453	Comm
00109	2017	Nissan	Frontier; Pickup; U2T	1N6BD0CTXHN761391	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00108-109	\$36,525	4/2018				

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto00108-109	Auto	Auto	Auto
Combined Single Limit	Each Occurrence		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$2,313	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$101	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$417	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$3,223	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$4,045	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$10,099	\$	\$	\$

LOSS PAYEE: _____

Date of Issue: June 7, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$2,313
MEDICAL PAYMENTS	\$101
UM	\$417
COMPREHENSIVE	\$3,223
COLLISION	\$4,045
TOTAL PREMIUM	\$10,099.00

Theodore Tunick & Company

June 7, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #8 – Adding 3 Vehicles to Policy
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 4/16/2018

Dear Valued Client:

Enclosed please find endorsement number 8 effective 4/16/2018 adding 3 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$15,251.86 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 8**

This endorsement, effective 4/16/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .871

In consideration of additional premium of \$ 15,071.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00115	2018	Nissan Frontier	Pickup Truck; U2T	1N6AD0EV1JN701287	Comm
00116	2018	Nissan Frontier	Pickup Truck; U2T	1N6AD0EV0JN712085	Comm
00117	2018	Nissan Frontier	Pickup Truck; U2T	1N6AD0EV8JN711315	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
000115-117	\$37,375	4/18				

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence		Auto	Auto	Auto	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$3,331.00	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$146.00	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$601.00	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$4,905.00	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$6,088.00	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$15,071.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green, VI

**#10 Estate Contant
St Thomas, VI 00802**

Date of Issue: June 7, 2018 la

Authorized Representative**Theodore Tunick & Company**

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$3,331.00
MEDICAL PAYMENTS	\$146.00
UM	\$601.00
COMPREHENSIVE	\$4,905.00
COLLISION	\$6,088.00
TOTAL PREMIUM	\$15,071.00

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #6 – Deleting 10 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 4/9/2018

Dear Valued Client :

Enclosed please find endorsement number 6 effective 4/9/2018 adding 10 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$20,234.88 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 6**

This endorsement, effective 4/9/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor:

In consideration of additional premium of \$19,990 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00039	2017	FORD	F-250 PP	1FTSW21P16ED58007	Commercial
00040	2009	DODGE	RAM U2T	1D3HB13T29S751067	Commercial
00041	2018	CHEVY	SILVERADO 1500, U2T	1GCEC19017Z592634	Commercial
00042	2018	GMC	SIERRA, U2T	1GTR1VE00BZ369708	Commercial
00043	2018	DODGE	RAM U2T	1C6RR6FTXDS587200	Commercial
00044	2018	FORD	F-250, U2T	1FTSW21P95EC75343	Commercial
00045	2018	CHEVY	SILVERADO, U2T	1GCHK23U35F825512	Commercial
00046	2018	DODGE	RAM 1500, U2T	1C6RR6GT5ES408383	Commercial
00047	2004	FORD	F-250, U2T	1FTNX21P14EA09887	Commercial
00048	2007	FORD	F-150, U2T	1FTPW14VX7KD02418	Commercial

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
000039-48	\$19,000					

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM Auto	ADDITIONAL PREMIUM Auto 00039-48	RETURN PREMIUM Auto Auto	
	Each Occurrence					
Combined Single Limit	\$1,000,000			\$11,570	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence		\$	\$	\$
Property Damage Liability				\$	\$	\$
Auto Medical Payments	\$5,000			\$450	\$	\$
UM/UI Motorist	\$100,000	\$		\$2,050	\$	\$
Comprehensive ACV less deductible of		\$ 500		\$1,410	\$	\$
Collision ACV less deductible of		\$ 500		\$4,510	\$	\$
Fire Lightning or Transportation				\$	\$	\$
Theft				\$	\$	\$
Combined Additional				\$	\$	\$
Towing				\$	\$	\$

Total Premiums		\$19,996	\$	\$
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LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la



Authorized Representative

Theodore Tunick & Company

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #3 – Deleting 3 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 3/20/2018

Dear Valued Client :

Enclosed please find endorsement number 3 effective 3/20/2018 deleting 3 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$5,842.28 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 3**

This endorsement, effective 3/20/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor:

In consideration of additional premium of \$5,773 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:
00009	2017	NISSAN FRONTIER	1N6BD0CT6HN757628	
00010	2017	NISSAN FRONTIER	1N6BD0CT6HN762030	
00023	2017	NISSAN FRONTIER	3N1CN7AP4HL813429	

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM	ADDITIONAL PREMIUM	RETURN PREMIUM
	ACV means Actual Cash value		Auto	Auto	Auto
Combined Single Limit	Each Occurrence \$1,000,000				\$3,421
Bodily Injury Liability	Each Person	Each Occurrence			\$
Property Damage Liability					\$
Auto Medical Payments	\$5,000				\$143
UM/UI Motorist	\$100,000	\$			\$652
Comprehensive					
ACV less deductible of		\$ 500			\$405
Collision					
ACV less deductible of		\$ 500			\$1,152
Fire Lightning or Transportation					\$
Theft					\$
Combined Additional					\$
Towing					\$
Total Premiums					\$5,773

LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la

Authorized Representative**Theodore Tunick & Company**

UWS 0053

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #2- 1 – Adding 2 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 3/20/2018

Dear Valued Client :

Enclosed please find endorsement number 2- 1 effective 3/20/2018 adding 2 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$11,032.82 (*including VI Tax*) for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 2- 1**

This endorsement, effective 3/20/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .945

In consideration of additional premium of \$10,902 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00103	2018	NISSAN	Frontier PPB	1N6AD0EV3JN716793	Commercial
00104	2015	NISSAN	Frontier PPB	1N6AD0EV9JN726177	Commercial

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00103	\$37,375	3/2019; (N)	PPB			
00104	\$37,375	3/2019; (N)	PPB			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM Auto	ADDITIONAL PREMIUM Auto 103-104	RETURN PREMIUM Auto Auto	
	Each Occurrence					
Combined Single Limit	\$1,000,000			\$2,410	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence		\$	\$	\$
Property Damage Liability				\$	\$	\$
Auto Medical Payments	\$5,000			\$106	\$	\$
UM/UI Motorist	\$100,000	\$		\$435	\$	\$
Comprehensive ACV less deductible of		\$ 500		\$3,547	\$	\$
Collision ACV less deductible of		\$ 500		\$4,404	\$	\$
Fire Lightning or Transportation				\$	\$	\$
Theft				\$	\$	\$
Combined Additional				\$	\$	\$
Towing				\$	\$	\$
Total Premiums				\$10,902.00	\$	\$

LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la

Authorized Representative**Theodore Tunick & Company**

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #1 – Adding 21 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 3/7/2018

Dear Valued Client :

Enclosed please find endorsement number 1 effective 3/7/2018 adding 20 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$55,377.00 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 1

This endorsement, effective 3/7/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor:

In consideration of additional premium of \$ 54,707 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00007	2017	NISSAN	SENTRA PP	3N1AB7AP3HY203293	Commercial
00008	2017	NISSAN	SENTRA PP	3N1AB7AP3HY203357	Commercial
00009	2017	NISSAN	FRONTIER, U2T	1N6BD0CT6HN757628	Commercial
00010	2017	NISSAN	FRONTIER, U2T	1N6BD0CT6HN762030	Commercial
00011	2015	DODGE	GRANDE CARAVAN, U2T	2C4RDGCG4FR548122	Commercial
00012	2015	DODGE	GRAND CARAVAN, U2T	2C4RDGCG4FR 535519	Commercial
00013	2018	JEEP	WRANGLER, PP	1C4BJWDG4JL843716	Commercial
00014	2018	JEEP	WRANGLER, PP	1C4BJWDG4JL843714	Commercial
00015	2015	DODGE	GRANDE CARAVAN, U2T	2C4RDGCG4FR535523	Commercial
00016	2016	NISSAN	VERSA, PP	3N1CN7AP8GL812567	Commercial
00017	2016	NISSAN	VERSA, PP	3N1CN7AP9GL814182	Commercial
00018	2018	JEEP	WRANGLER, PP	1C4BJWDG9JL843730	Commercial
00019	2016	NISSAN	VERSA, PP	3N1CN7AP7GL811779	Commercial
00020	2017	NISSAN	VERSA, PP	3N1CN7AP3HL813420	Commercial
00021	2017	NISSAN	VERSA, PP	3N1AB7AP3HY203357	Commercial
00022	2017	NISSAN	VERSA, PP	3N1CN7AP4HL813555	Commercial
00023	2017	NISSAN	VERSA, PP	3N1CN7AP4HL813429	Commercial
00024	2018	NISSAN	FRONTIER, U2T	1N6AD0ER7JN733079	Commercial
00025	2018	NISSAN	FRONTIER, U2T	1N6AD0EV3JN720780	Commercial
00026	2018	NISSAN	FRONTIER, U2T	1N6AD0EV0JN725693	Commercial
00027	2013	FORD	CARGO, U2T	1FTNE2EW8DD417286	Commercial

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
0007-8	\$17,425					
0009-10	\$23,225					
00011-12/15	\$14,500					
00013-14/18	\$31,690					
00016-17/19	\$9,000					
00020-23	\$10,800					
00024-26	\$37,375					
00027	\$15,125					

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM	ADDITIONAL PREMIUM	RETURN PREMIUM	
	Each Occurrence		Auto	Auto 00007-27	Auto	Auto
Combined Single Limit	\$1,000,000			\$23,850	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence		\$	\$	\$
Property Damage Liability				\$	\$	\$
Auto Medical Payments	\$5,000			\$972	\$	\$
UM/UI Motorist	\$100,000	\$		\$4,830	\$	\$
Comprehensive ACV less deductible of		\$ 500		\$9,661	\$	\$
Collision ACV less deductible of		\$ 500		\$15,394	\$	\$
Fire Lightning or Transportation				\$	\$	\$
Theft				\$	\$	\$
Combined Additional				\$	\$	\$
Towing				\$	\$	\$
Total Premiums				\$54,707	\$	\$

LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la

Authorized Representative

Theodore Tunick & Company

June 7, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #1 – Adding 2 Vehicles to Policy/Endorsement#1
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 3/7/2018

Dear Valued Client:

Enclosed please find endorsement number 1 effective 3/7/2018 adding 2 vehicles to the above-mentioned endorsement and policy., as per your request.

This endorsement increases the premium by \$10,231.32 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 1**

This endorsement, effective 3/7/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .981

In consideration of additional premium of \$ 10,231.32 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00101	2018	Nisssan	Frontier; U2T; Pickup	1N6AD0EV3JN722142	Comm
00102	2018	Nissan	Frontier; U2T; Pickup	1N6AD0EV3JN721671	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00101-102	\$37,375	03/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto 00101-102	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$2,500	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$93	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$451	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$3,130	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$3,886	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$10,110	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 7, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$2,500
MEDICAL PAYMENTS	\$93
UM	\$451
COMPREHENSIVE	\$3,130
COLLISION	\$3,886
TOTAL PREMIUM	\$10,110

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #2 – Adding 11 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 3/20/2018

Dear Valued Client :

Enclosed please find endorsement number 2 effective 3/20/2018 adding 11 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$48,027.69 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 2

This endorsement, effective 3/20/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor:

In consideration of additional premium of \$47,557 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00028	2017	NISSAN	VERSA PP	3N1CN7AP3HL813613	Commercial
00029	2017	NISSAN	VERSA PP	3N1CN7AP4HL813426	Commercial
00030	2018	NISSAN	FRONTIER, U2T	1N6ADOEV5JN725706	Commercial
00031	2018	NISSAN	FRONTIER, U2T	1N6ADOER2JN733393	Commercial
00032	2018	NISSAN	FRONTIER, U2T	1N6ADOEV2JN721659	Commercial
00033	2018	NISSAN	FRONTIER, U2T	1N6ADOEV7JN724864	Commercial
00034	2018	NISSAN	FRONTIER, U2T	1N6ADOEV0JN724155	Commercial
00035	2018	NISSAN	FRONTIER, U2T	1N6ADOEV9JN727586	Commercial
00036	2018	NISSAN	FRONTIER, U2T	1N6ADOEV2JN721418	Commercial
00037	2018	NISSAN	FRONTIER, U2T	1N6ADOEV3JN722089	Commercial
00038	2018	NISSAN	ROGUE, PP	5N1AT2MV6JC723425	Commercial

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00028-29	\$10,800					
00030-37	\$37,375					
00038	\$30,000					

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM Auto	ADDITIONAL PREMIUM Auto 00027-38	RETURN PREMIUM Auto Auto	
	Each Occurrence					
Combined Single Limit	\$1,000,000			\$12,616	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence		\$	\$	\$
Property Damage Liability				\$	\$	\$
Auto Medical Payments	\$5,000			\$534	\$	\$
UM/UI Motorist	\$100,000	\$		\$2,391	\$	\$
Comprehensive					\$	\$
ACV less deductible of		\$ 500		\$14,554		
Collision					\$	\$
ACV less deductible of		\$ 500		\$17,462		
Fire Lightning or Transportation				\$	\$	\$
Theft				\$	\$	\$
Combined Additional				\$	\$	\$
Towing				\$	\$	\$

Total Premiums		\$47,537	\$	\$
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LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la



Authorized Representative

Theodore Tunick & Company

Theodore Tunick & Company

May 14, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #10 – Adding 20 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 5/8/2018

Dear Valued Client :

Enclosed please find endorsement number 10 effective 5/8/2018 adding 20 Vehicles to the above-mentioned policy, as per your request. This endorsement increases the premium by \$75,330.64 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony *For*
Corlette L Morris, CIC CISR

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 10

This endorsement, effective 5/8/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .891

In consideration of additional premium of \$ 74,479 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00049	2017	NISSAN	FRONTIER, U2T	1N6BD0CT0HN762341	Commercial
00050	2018	NISSAN	FRONTIER, U2T	1N6AD0EV8JN702713	Commercial
00051	2018	NISSAN	FRONTIER, U2T	1N6AD0EV9JN705149	Commercial
00052	2018	NISSAN	FRONTIER, U2T	1N6AD0EV2JN702738	Commercial
00053	2018	JEEP	WRANGLER, PP	1CABJWDG6JL843703	Commercial
00054	2013	JEEP	GRAND CHEROKEE, PP	1CARJFAG3DC591271	Commercial
00055	2017	KIA	SORENTO, PP	5XYPGDA54HG292625	Commercial
00056	2018	NISSAN	PATHFINDER, PP	5N1DR2MM3JC626749	Commercial
00057	2018	NISSAN	VERSA, PP	3N1CE2CP9JL364637	Commercial
00058	2018	NISSAN	VERSA, PP	3N1CE2CP9JL364394	Commercial
00059	2018	NISSAN	FRONTIER, U2T	1N6BD0CT6JN749468	Commercial
00060	2018	NISSAN	FRONTIER, U2T	1N6BD0CT8JN748662	Commercial
00061	2018	NISSAN	FRONTIER, U2T	1N6BD0CTXJN749490	Commercial
00062	2018	NISSAN	FRONTIER, U2T	1N6BD0CT0HN762341	Commercial
00063	2018	NISSAN	FRONTIER, U2T	1N6AD0EV8JN702713	Commercial
00064	2018	NISSAN	FRONTIER, U2T	1N6AD0EV9JN705149	Commercial
00065	2018	NISSAN	FRONTIER, U2T	1N6AD0EV2JN702738	Commercial
00066	2018	NISSAN	FRONTIER, U2T	1CABJWDG6JL843703	Commercial
00067	2018	NISSAN	FRONTIER, U2T	1CARJFAG3DC591271	Commercial
00068	2018	NISSAN	FRONTIER, U2T	5XYPGDA54HG292625	Commercial

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00048	\$36,525					15% Fleet Disc Added to each Vehicle
00049-52	\$37,375					15% Fleet Disc Added to each Vehicle
00053	\$31,690					15% Fleet Disc Added to each Vehicle
00054	\$19,350					15% Fleet Disc Added to each Vehicle
00055	\$31,895					15% Fleet Disc Added to each Vehicle
00056	\$19,350					15% Fleet Disc Added to each Vehicle
00057-58	\$16,485					15% Fleet Disc Added to each Vehicle
00059-68	\$37,375					15% Fleet Disc Added to each Vehicle

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Auto	Auto	Auto	Auto	00048-68	Auto	Auto	Auto
Combined Single Limit	Each Occurrence \$1,000,000		\$24,150		\$21,518		\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$		\$		\$	\$
Property Damage Liability			\$		\$		\$	\$
Auto Medical Payments	\$5,000		\$865		\$771		\$	\$
UM/UI Motorist	\$100,000	\$	\$4,600		\$3,726		\$	\$
Comprehensive ACV less deductible of		\$ 500	\$23,795		\$21,201		\$	\$
Collision ACV less deductible of		\$ 500	\$31,099		\$27,702		\$	\$
Fire Lightning or Transportation			\$		\$		\$	\$
Theft			\$		\$		\$	\$
Combined Additional			\$		\$		\$	\$
Towing			\$		\$		\$	\$
Total Premiums			\$79,909		\$74,918		\$	\$

LOSS PAYEE: NONE STATED

Date of Issue: May 14, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$21,518
MEDICAL PAYMENTS	\$771
UM	\$3,726
COMPREHENSIVE	\$21,201
COLLISION	\$27,702
TOTAL PREMIUM	\$74,918

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #10 – Adding 4 Vehicles to Endorsement #10
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 5/8/2018

Dear Valued Client :

Enclosed please find endorsement number 10 effective 5/8/2018 adding 4 vehicles to the above-mentioned endorsement and policy, as per your request.

This endorsement increases the premium by \$6/869.46 the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 10**

This endorsement, effective 5/8/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .811

In consideration of additional premium of \$ 6,788.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00122	2018	Nissan	Versa; Sedan -Dr; PPB	3N1CE2CP5JL367373	Comm
00123	2018	Nissan	Versa; Sedan -Dr; PPB	3N1CE2CP0JL364624	Comm
00124	2018	Nissan	Versa; Sedan -Dr; PPB	3N1CE2CP5JL364439	Comm
00125	2008	Nissan	Versa; Sedan -Dr; PPB	3N1CE2CP5JL364389	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00122-125	\$16,485	5/2018	PPB			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto00122-00125	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$3,406	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$126	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$746	\$	\$	\$
Comprehensive ACV less deductible of	\$ 500		\$	\$	\$710	\$	\$	\$
Collision ACV less deductible of	\$ 500		\$	\$	\$1,800	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$6,788	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

UWS 0068

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$3,406
MEDICAL PAYMENTS	\$126
UM	\$746
COMPREHENSIVE	\$710
COLLISION	\$1,800
TOTAL PREMIUM	\$6,788

Theodore Tunick & Company

June 7, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #4: Adding 3 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 3/30/2018

Dear Valued Client:

Enclosed please find endorsement number 4 effective 3/30/2018 adding 3 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$15,517.00 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 4**

This endorsement, effective 3/30/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .918

In consideration of additional premium of \$ 15,333.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
000105	2017	Nissan	Frontier; Pickup U2T	1N6BD0CTXHN761603	Comm
000106	2017	Nissan	Frontier; Pickup U2T	1N6BD0CT9HN761981	Comm
000107	2017	Nissan	Frontier; Pickup U2T	1N6BD0CT1HN757691	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00105-00107	\$36,525	3/2018				

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto 000105-107	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$3,511	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$154	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$633	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$4,894	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$6,141	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$15,333.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 7, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$3,511
MEDICAL PAYMENTS	\$154
UM	\$633
COMPREHENSIVE	\$4,894
COLLISION	\$6,141
TOTAL PREMIUM	\$15,333.00

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #9 – Adding 4 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 5/3/2018

Dear Valued Client :

Enclosed please find endorsement number 9 effective 5/3/2018 adding 4 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$16,248.68 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 9**

This endorsement, effective 5/3/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .825

In consideration of additional premium of \$ 16,056.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00118	2018	Nissan	Frontier; PickUp Truck; U2T	1N6BD0CT6JN748823	Comm
00119	2018	Nissan	Frontier; PickUp Truck; U2T	1N6BD0CT2JN748043	Comm
00120	2018	Nissan	Frontier; PickUp Truck; U2T	1N6BD0CT9JN748640	Comm
00121	2004	Ford	Ford; PickUp Truck; U2T	1FTSX31P84EB02432	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00118-120	\$37,375	5/2018	U2T			
00121	\$10,575	5/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$4,207	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$185	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$759	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$4,744	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$6,161	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$16,056.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

UWS 0074

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$4,207
MEDICAL PAYMENTS	\$185
UM	\$759
COMPREHENSIVE	\$4,744
COLLISION	\$6,161
TOTAL PREMIUM	\$16,056.00

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #11 – Adding 6 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 5/9/2018

Dear Valued Client:

Enclosed please find endorsement number 11 effective 5/9/2018 adding 6 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$13,118.56 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 11

This endorsement, effective 5/9/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .808

In consideration of additional premium of \$ 12,963.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00126	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG6JL844134	COMM
00127	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG2JL844261	COMM
00128	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG4JL844259	COMM
00129	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG4JL844214	COMM
00130	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG7JL843743	COMM
00131	2018	JEEP	Wrangler, Sports Utility, U2T	1C4HJWDG6JL844165	COMM

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00126-131	\$31,690	5/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto 00126-131	Auto	Auto	Auto
Combined Single Limit	Each Occurrence		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$5,090	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$189	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$1,115	\$	\$	\$
Comprehensive ACV less deductible of	\$ 500		\$	\$	\$3,064	\$	\$	\$
Collision ACV less deductible of	\$ 500		\$	\$	\$3,505	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$12,963.00	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la


Authorized Representative

UWS 0077

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$5,090
MEDICAL PAYMENTS	\$189
UM	\$1,115
COMPREHENSIVE	\$3,064
COLLISION	\$3,505
TOTAL PREMIUM	\$12,963

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #12 – Adding 6 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 5/15/2018

Dear Valued Client :

Enclosed please find endorsement number 12 effective 5/15/2018 adding 6 vehicles to policy, as per your request.

This endorsement increases the premium by \$13,927.15 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 12

This endorsement, effective 5/15/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .792

In consideration of additional premium of \$ 13,762.00 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00132	2017	Nissan	Frontier, PickUp; U2T	1N6BD0CT0HN761383	Comm
00133	2006	Nissan	Titan; PickUp; U2T	1N6AA07b26NS71992	Comm
00134	2007	Chevy	Silverado; PickUp; U2T	2GCEC13C271716437	Comm
00135	2018	Nissan	Versa; Sedan 4-Dr; PPB	3N1CE2CP8JL364399	Comm
00136	2018	Jeep	Wrangler; Sports Utility; U2T	1C4HJWDG7JL844255	Comm
00137	2018	Jeep	Wrangler; Sports Utility; U2T	1C4HJWDGXJL844122	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00132	\$36,525	5/2018	U2T			
00133	\$11,700	5/2018	U2T			
00134	\$12,175	5/2018	U2T			
00135	\$16,485	5/2018	PPB			
00136-137	\$31,690	5/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto00132-137	Auto	Auto	Auto
Combined Single Limit	Each Occurrence		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$5,524	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$226	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$1,093	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$2,780	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$4,139	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$13,762	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation d/b/a Drive Green, VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la



Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$5,524
MEDICAL PAYMENTS	\$226
UM	\$1,093
COMPREHENSIVE	\$2,780
COLLISION	\$4,139
TOTAL PREMIUM	\$13,762

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #13 – Adding 3 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 5/17/2018

Dear Valued Client :

Enclosed please find endorsement number 13 effective 5/17/2018 adding 3 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$13,763.20 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 13**

This endorsement, effective 5/17/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .786

In consideration of additional premium of \$ 13,600 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00138	2018	Nissan	Frontier Crew Cab	1N6AD0ER3JN749425	Comm
00139	2018	Nissan	Frontier Crew Cab	1N6AD0ER0JN749379	Comm
00140	2018	Nissan	Frontier Crew Cab	1N6AD0ER9JN749543	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00138-140	\$37,375	5/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto 00138-140	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$3,006	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$132	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$542	\$	\$	\$
Comprehensive ACV less deductible of	\$ 500		\$	\$	\$4,426	\$	\$	\$
Collision ACV less deductible of	\$ 500		\$	\$	\$5,494	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$13,600	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$3,006
MEDICAL PAYMENTS	\$132
UM	\$542
COMPREHENSIVE	\$4,426
COLLISION	\$5,494
TOTAL PREMIUM	\$13,600

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #14 – Adding 11 Vehicle
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 5/22/2018

Dear Valued Client:

Enclosed please find endorsement number 14 effective 5/22/2018 adding 1 vehicle to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$2,086.75 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 14**

This endorsement, effective 5/22/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .773

In consideration of additional premium of \$ 2,062 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00141	2017	Nissn	NV 200; Van; U2T	3N6CM0KNXHK718960	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00141	\$22,305	5/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
			Auto	Auto	Auto 00141	Auto	Auto	Auto
Combined Single Limit	Each Occurrence							
	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence			\$985	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$43	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$178	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$215	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$641	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$2,062	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$985
MEDICAL PAYMENTS	\$43
UM	\$178
COMPREHENSIVE	\$215
COLLISION	\$641
TOTAL PREMIUM	\$2,062

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #15 – Adding 4 Vehicles
Business Auto Policy #BAPCPS23091
Effective Date of Endorsement: 5/23/2018

Dear Valued Client :

Enclosed please find endorsement number 15 effective 5/23/2018 adding 4 vehicles to policy, as per your request.

This endorsement increases the premium by \$5,906.04 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 15

This endorsement, effective 5/23/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .770

In consideration of additional premium of \$ 5,906.04 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00142	2017	Nissan	Versa ; PPB; Sedan 4-Dr	3N1CN7AP5HL800720	Comm
00143	2017	Nissan	Versa ; PPB; Sedan 4-Dr	3N1CN7AP2HL801047	Comm
00144	2017	Nissan	Versa ; PPB; Sedan 4-Dr	3N1CN7AP1HL802206	Comm
00145	2017	Nissan	Versa ; PPB; Sedan 4-Dr	3N1CN7AP9HL813616	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00142-145	\$10,800	5/2018	PPB			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY ACV means Actual Cash value		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	Each Occurrence	Each Person	Auto	Auto	Auto 00142-145	Auto	Auto	Auto
Combined Single Limit	\$1,000,000		\$	\$	\$	\$	\$	\$
Bodily Injury Liability			\$	\$	\$3,234	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$120	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$708	\$	\$	\$
Comprehensive ACV less deductible of	\$ 500		\$	\$	\$490	\$	\$	\$
Collision ACV less deductible of	\$ 500		\$	\$	\$1284	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$5,836	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

UWS 0091

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$3,234
MEDICAL PAYMENTS	\$120
UM	\$708
COMPREHENSIVE	\$490
COLLISION	\$1284
TOTAL PREMIUM	\$5,836

Theodore Tunick & Company

June 8, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #16 – Adding 2 Vehicles to Policy
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 6/1/2018

Dear Valued Client:

Enclosed please find endorsement number 16 effective 6/1/2018 adding 2 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$3,212.09 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. The additional premium for this endorsement has been paid in full.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 16**

This endorsement, effective 6/1/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .745

In consideration of additional premium of \$ 3,212.09 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00146	2017	Jeep	Patriot; SUV; PPB	1C4NJRFB1HD174292	Comm
00147	2017	Jeep	Patriot; SUV; PPB	1C4NJRFB7HD174880	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00146-147	\$17,750	6/2018	PPB			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto	00146-00147 Auto	Auto	Auto
Combined Single Limit	Each Occurrence		\$	\$	\$	\$	\$	\$
	\$1,000,000							
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$1,564	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$58	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$373	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$	\$	\$331	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$	\$	\$848	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$3,174	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
 #10 Estate Contant
 St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$1,564
MEDICAL PAYMENTS	\$58
UM	\$373
COMPREHENSIVE	\$331
COLLISION	\$848
TOTAL PREMIUM	\$3,174

Theodore Tunick & Company

June 20, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #18 – Adding 1 Vehicle
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 6/12/2018

Dear Valued Client:

Enclosed please find endorsement number 18 effective 6/12/2018 adding 1 vehicle to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$1,712.90. for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT**ENDORSEMENT NO: 18**

This endorsement, effective 5/22/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .715

In consideration of additional premium of \$ 1,693 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:

Auto No.	Year	Model-Trade Name	Identification Number	Remarks:

IS AMENDED TO COVER the following described Automobile:

Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00148	2011	Chevrolet	Silverado; Pick-Up Truck;	1GB1CVCL0BF158809	Comm

FACTS RESPECTING PURCHASE

Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00148	\$20,300	6/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Aut 00148	Auto	Auto 00148	Auto	Auto	Auto
Combined Single Limit	Each Occurrence \$1,000,000		\$1,275	\$	\$912	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$56	\$	\$40	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$230	\$	\$164	\$	\$	\$
Comprehensive ACV less deductible of		\$ 500	\$177	\$	\$127	\$	\$	\$
Collision ACV less deductible of		\$ 500	\$630	\$	\$450	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$2,368	\$	\$1,693	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la

Authorized Representative

Theodore Tunick & Company

This information is only provided to Lloyd's Underwriting

COVERAGES	
LIABILITY	\$912
MEDICAL PAYMENTS	\$40
UM	\$164
COMPREHENSIVE	\$127
COLLISION	\$450
TOTAL PREMIUM	\$1,693

Theodore Tunick & Company

June 20, 2018

Lamar Contractors, LLC
48 Judge Edward Dufresne Pkwy
Luling, LA 70070

RE: Endorsement #19 – Adding 3 Vehicles
Business Auto, Policy #BAPCPS23091
Effective Date of Endorsement: 6/14/2018

Dear Valued Client :

Enclosed please find endorsement number 19 effective 6/14/2018 adding 3 vehicles to the above-mentioned policy, as per your request.

This endorsement increases the premium by \$4,604.92 for the remainder of the policy term.

Please review this information for accuracy and advise us immediately if it does not reflect the change as you requested. This endorsement should be kept with the respective policy as it forms part of the policy. Please remit payment to our office as soon as possible.

Should you have any questions, please do not hesitate to contact me. Thank you for your continued patronage.

Sincerely,

Loverlee Anthony

ADDITION, DISPOSAL OR CHANGE OF AUTOMOBILE ENDORSEMENT
ENDORSEMENT NO: 19

This endorsement, effective 6/14/2018, forms a part of policy #BAPCPS23091 (12:01 A.M. standard time)

Issued to Lamar Contractors, LLC

By certain Underwriters at Lloyds CPS

Policy Period From 2/28/2018 to 2/28/2019

pro-rata factor: .710

In consideration of additional premium of \$ 4,593 for the rest of the policy term. It is hereby understood and agreed that the policy designated above,

CEASES TO COVER on the following described Automobile:					
Auto No.	Year	Model-Trade Name	Identification Number	Remarks:	

IS AMENDED TO COVER the following described Automobile:					
Auto No.	Year	Trade Name	Body Type & Model; Truck Size; Truck Load; Tank Gallonage Capacity; or Bus Seating Capacity	Identification No.	Purpose Use
00149	2014	Nissan	Titan	1N6BA0CC9EN514111	Comm
00150	2000	GMC	Sierra	2GTEC19T1Y1135116	Comm
00151	2005	Ford	F-150	1FTPW12565KE52459	Comm

FACTS RESPECTING PURCHASE						
Auto No.	Actual Cost New	Purchased Mo & Yr- New (N); Used (U)	Classification	NCD	MCD	REMARKS:
00149	\$19,700	6/2018	U2T			
00150	\$5,050	6/2018	U2T			
00151	\$9,550	6/2018	U2T			

The insurance afforded for the added automobile is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto:

COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUM		ADDITIONAL PREMIUM		RETURN PREMIUM	
	ACV means Actual Cash value		Auto	Auto	Auto00149-151	Auto	Auto	Auto
Combined Single Limit	Each Occurrence \$1,000,000		\$	\$	\$2,716	\$	\$	\$
Bodily Injury Liability	Each Person	Each Occurrence	\$	\$	\$	\$	\$	\$
Property Damage Liability			\$	\$	\$	\$	\$	\$
Auto Medical Payments	\$5,000		\$	\$	\$119	\$	\$	\$
UM/UI Motorist	\$100,000	\$	\$	\$	\$490	\$	\$	\$
Comprehensive ACV less deductible of	\$ 500		\$	\$	\$254	\$	\$	\$
Collision ACV less deductible of	\$ 500		\$	\$	\$1,014	\$	\$	\$
Fire Lightning or Transportation			\$	\$	\$	\$	\$	\$
Theft			\$	\$	\$	\$	\$	\$
Combined Additional			\$	\$	\$	\$	\$	\$
Towing			\$	\$	\$	\$	\$	\$
Total Premiums			\$	\$	\$4,593	\$	\$	\$

LOSS PAYEE: Caribbean Leasing & Eco Transportation, d/b/a Drive Green VI
#10 Estate Contant
St Thomas, VI 00802

Date of Issue: June 8, 2018 la


Authorized Representative

Theodore Tunick & Company

UWS 0100